

Atty. Dkt. No. 37607-120

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Williams et al.

Title: ONLINE MORTGAGE
QUALIFICATION AND
APPLICATION SYSTEM AND
PROCESS

Appl. No.: 09/593,106

Filing Date: 06/13/2000

Examiner: Subramanian, N.

Art Unit: 3624

Commissioner for Patents
Washington, D.C. 20231

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REPLY

This communication is responsive to the Notice of Non-Compliant Amendment dated January 10, 2003 concerning the above-referenced patent application.

The Applicants respectfully submit that the Reply and Amendment filed December 23, 2002 complies with the requirements of 37 C.F.R. § 1.121. Specifically, 37 C.F.R. § 1.121(b)(iii) recites "[a] marked up version does not have to be supplied for an added paragraph or a deleted paragraph as it is sufficient to state that a particular paragraph has been added, or deleted."

In the Reply and Amendment filed December 23, 2002, a new paragraph in the Summary of the Invention was added, the Abstract was deleted, and a new Abstract was added in compliance with 37 C.F.R. § 1.121(b)(iii).

However, in order to expedite prosecution on the merits, the Applicants submit the following:

*Ex: I am not expert on the rules but:
I requested the abstract because
although they cancel they still
add another therefore it would be
sub. pr.*

-1-

FOLEY LARDNER

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